CT Corporation

Service of Process Transmittal
04/05/2013
CT Log Number 522463562

TO: George Popofski
Quicken Loans Inc.
1050 Woodward Ave.
Detroit, MI 48226

RE: **Process Served in West Virginia**

FOR: Quicken Loans Inc. (Domestic State: MI)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: Lourie Jefferson, etc. and Monique Brown, Pltfs. vs. Quicken Loans, Inc., Dft.

DOCUMENT(S) SERVED: Letter, Summons, Complaint, Exhibit(s)

COURT/AGENCY: Ohio County Circuit Court, WV
Case # 13C91

NATURE OF ACTION: Plaintiff sustained damages due to the violation of Consumner Credit Protection Act and unfair practices by defendant

ON WHOM PROCESS WAS SERVED: C T Corporation System, Charleston, WV

DATE AND HOUR OF SERVICE: By Certified Mail on 04/05/2013 postmarked on 04/02/2013

JURISDICTION SERVED : West Virginia

APPEARANCE OR ANSWER DUE: Within 30 days after service of this summons, exclusive of the day of service

ATTORNEY(S) / SENDER(S): James G. Bordas
Bordas & Bordas, PLLC
1358 National Road
Wheeling, WV 26003
304-242-8410

REMARKS: Service of Process made on West Virginia Secretary of State on 4/1/2013 and sent to CT Corporation on 4/2/2013.

ACTION ITEMS: CT has retained the current log, Retain Date: 04/05/2013, Expected Purge Date: 04/10/2013
Image SOP
Email Notification, George Popofski georgepopofski@quickenloans.com
Email Notification, Andy Lusk andrewlusk@quickenloans.com
Email Notification, Amika Thornton amikathornton@quickenloans.com

SIGNED: C T Corporation System
PER: Amy McLaren
ADDRESS: 5400 D Big Tyler Road
Charleston, WV 25313
TELEPHONE: 800-592-9023

Information displayed on this transmittal is for CT Corporation's record keeping purposes only and is provided to the recipient for quick reference. This information does not constitute a legal opinion as to the nature of action, the amount of damages, the answer date, or any information contained in the documents themselves. Recipient is responsible for interpreting said documents and for taking appropriate action. Signatures on certified mail receipts confirm receipt of package only, not contents.

EXHIBIT 1

Office of the Secretary of State
Building 1 Suite 157-K
1900 Kanawha Blvd E
Charleston, WV 25305

9171 9237 9000 1000 8587 05

Natalie E. Tennant
Secretary of State
Telephone: 304-558-6000
Toll Free: 866-SOS-VOTE
www.wvsos.com

ControlNumber:	355103
Defendant:	QUICKEN LOANS INC.
County:	35
	4/1/2013
Civil Action:	13-C-91

QUICKEN LOANS INC.
C. T. Corporation System
5400 D Big Tyler Road
Charleston WV 25313

I am enclosing:

____ summons	____ affidavit	1 summons and complaint
____ notice	____ answer	____ summons and verified complaint
____ order	____ cross-claim	____ summons and amended complaint
____ petition	____ counterclaim	____ 3rd party summons and complaint
____ motion	____ request	____ notice of materialmans lien
____ suggestions	____ notice to redeem	____ notice of mechanic's lien
____ interrogatories	____ request for production	____ re-issue summons and complaint
____ discovery	____ request for admissions	____ subpoena duces tecum
____ suggestee execution	____ notice of uim claim	____ Other
____ subpoena	____ writ	
____ stipulation	____ writ of mandamus	

which was served on the Secretary at the State Capitol as your statutory attorney-in-fact. According to law, I have accepted service of process in the name and on behalf of your corporation.

*Please note that this office has no connection whatsoever with the enclosed documents other than to accept service of process in your name and on behalf as your attorney-in-fact. Please address any questions about this document directly to the court or the plaintiff's attorney, shown in the enclosed paper, **not to the Secretary of State's office.***

Sincerely,

Natalie E. Tennant

Natalie E. Tennant
Secretary of State

SUMMONS

CIRCUIT COURT OF OHIO COUNTY, WEST VIRGINIA

LOURIE JEFFERSON
PLAINTIFF,

VS. CIVIL ACTION NO. **13-C-91**
JUDGE: **DAVID J. SIMS**

QUICKEN LOANS INC
DEFENDANT.

To the above named Defendant:

IN THE NAME OF THE STATE OF WEST VIRGINIA, you are hereby Summoned and required to serve upon JASON E. CAUSEY, ESQ., plaintiff's attorney, whose address is 1358 NATIONAL RD., BORDAS & BORDAS, WHEELING, WV, 26003 an answer including any related counterclaim you may have to the complaint filed against you in the above civil action, a true copy of which is herewith delivered to you. You are required to serve your answer within **30** days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint and you will be thereafter barred from asserting in another action any claim you may have which must be asserted by counterclaim in the above style civil action.

BRENDA L MILLER
CLERK OF COURT

Dated: March 22, 2013

BY: [signature]
DEPUTY CLERK

Please Serve:
QUICKEN LOANS INC
C/O CT CORP SYSTEM 5400 D BIG TYLER ROAD
CHARLESTON, WV 25313

CIRCUIT COURT OF OHIO COUNTY
WV
FAMILY COURT OF OHIO COUNTY

d:\corel\boiler\civsum.wpd

IN THE CIRCUIT COURT OF OHIO COUNTY, WEST VIRGINIA

LOURIE JEFFERSON (f/k/a BROWN) and
MONIQUE BROWN,

Plaintiffs,

v. CIVIL ACTION NO. 13-C- 91 (CPS)

QUICKEN LOANS, INC.,

Defendant.

COMPLAINT

NOW COME the Plaintiffs, Lourie Jefferson (formerly Lourie Brown) and Monique Brown, who, for their Complaint against the Defendant, Quicken Loans, Inc., alleges as follows:

1. The Plaintiffs, Lourie Jefferson and Monique Brown, reside in Wheeling, Ohio County, West Virginia.

2. The Defendant, Quicken Loans, Inc. ("Quicken") is a corporation organized under the laws of the State of Michigan with its principal place of business located in Livonia, Michigan. Its agent for service of process is CT Corporation System, 707 Virginia Street E, Charleston, West Virginia 25301. At all relevant times, Quicken was actively engaged in the business of soliciting, writing and administering prime and sub-prime loans to West Virginia residents. As it did here, Quicken Loans also regularly engages in the servicing and collecting of certain loans that it is unable to sell on the secondary market for one reason or another.

3. Quicken is vicariously liable under the doctrines of agency and joint venture for the acts and omissions of all of its employees, vendors and other agents involved in the servicing and collection of the Plaintiffs' loan. Upon information and belief, Quicken and its

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f 740-695-6999

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vendors combined their money, time, and experience to enforce the subject loan. Each act undertaken above was in furtherance of and within the scope of this joint effort. Each benefited or intended to benefit from the joint acts.

4. Moreover, Quicken has the right to control and exercises control over its employees and vendors involved in the servicing and collection of the Plaintiffs' loan; has the power to select its employees and vendors; has the power to dismiss its employees and vendors; and compensates its employees and vendors for their work on this loan.

5. On or about July 7, 2006, the plaintiff, Lourie Jefferson, executed a promissory note in the principal sum of $144,800 in favor of Quicken (hereinafter, the "subject loan"). The note was secured by a deed of trust encumbering the property owned by Plaintiffs and required the signature of both Lourie Jefferson and Monique Brown.

6. Because Quicken would not consider Ms. Jefferson's pleas for a loan workout or modification and in order to stave off foreclosure, Plaintiffs on or about January 23, 2008 filed a complaint against the Defendant Quicken, among others, in the Circuit Court of Ohio County, West Virginia, alleging that their loan was procured through fraudulent and predatory lending practices. The case was captioned *Brown v. Quicken Loans Inc., et al.,* Ohio County Civil Action No. 08-C-36, Recht.

7. Even prior to filing their predatory lending complaint, on or about August 30, 2007, Quicken was notified in writing that Bordas and Bordas represented Lourie Jefferson and Monique Brown with respect to the subject loan transaction. Therein, Plaintiffs' counsel requested all future correspondence be directed to his attention.

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8. West Virginia Code § 46A-2-128(d) expressly prohibits "any communication[1] with a consumer whenever it appears that the consumer is represented by an attorney and the attorney's name and address are known, or could be easily ascertained."[2]

9. Also on January 23, 2008, Quicken by and through its representative and agent went to the home of Lourie Jefferson and Monique Brown and left a note in the door asking them to personally contact Quicken.

10. On January 24, 2008, Attorney Causey wrote to Quicken's counsel, again requesting that Quicken cease all direct contact with the Plaintiffs.

11. In response, Quicken's counsel on January 31, 2008 assured Attorney Causey that further contact with Mrs. Jefferson or Ms. Brown would be coordinated through his office.

12. From November of 2009 to June 2010, Quicken on more than one occasion directly communicated with Lourie Jefferson regarding its purported belief that Ms. Jefferson's homeowners' insurance policy had lapsed when it had not.

13. By February 2010, the Circuit Court following a trial had declared the subject loan void, as well as unenforceable, and ordered the deed of trust released by way of its February 25, 2010 Order.

14. In the Circuit Court's Order dated February 25, 2010 at pages 18, 20, 22 and 24, it enjoined Quicken "from attempting to collect any future payments under the loan."

15. Nevertheless, in September 2010 soon after a subsequent hearing regarding punitive damages concluded, Quicken reappeared at the Jefferson/Brown home. This time Quicken left a note stating it was "**URGENT**" that the Plaintiffs contact Quicken and left a toll free number with a direct extension for Plaintiffs to call.

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[1] Communications referenced herein are attached collectively as **Exhibit A.**

[2] The statute creates exceptions if "the attorney fails to answer correspondence, return phone calls or discuss the obligation in question or [if] the attorney consents to direct communication." Neither exception is applicable here.

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16. Again, shortly after filing its notice of appeal on July 25, 2011, Quicken left another note for Lourie Jefferson on or in her front door. The note states: "**PLEASE CONTACT US**" and "ASSISTANCE MAY BE AVAILABLE TO YOU." This note also provides a toll free number for Quicken Loans.

17. Quicken followed up with yet another insurance related letter to Ms. Jefferson dated September 7, 2011.

18. On September 23, 2011, Plaintiffs filed a Motion to Strike the Appeal, For Sanctions and Injunctive Relief with the West Virginia Supreme Court of Appeals.

19. Despite Plaintiffs' motion, Ms. Jefferson received another letter from Quicken Loans dated September 28, 2011. In the letter, Quicken threatens to obtain very expensive (but limited) property insurance at Ms. Jefferson's expense.

20. Quicken filed three separate Affidavits in response to Plaintiffs' sanction motion in which it blamed either employee error or automated processes for these contacts.

21. In its last Affidavit, Quicken made the following assurance to the Court that it would finally cease contacting the Plaintiffs.

> 8. In addition to my discontinuation of the automated letter process on September 30, 2011, Quicken Loans has taken further steps since that date to seek to ensure that Ms. Jefferson will not be contacted, by making certain technological enhancements that should prevent the discontinuation of the automated letter process from being intentionally or unintentionally overridden.

22. On February 9, 2012, the Supreme Court of Appeals denied Plaintiff's Motion to Strike the Appeal "without prejudice to sanctions and/or other relief."

23. Not backing down, Quicken has sent Ms. Jefferson additional letters, some of which were plainly an attempt to collect a debt. Examples include: a letter dated March 26, 2012 titled "LOAN PAYMENT INCREASE" that not only threatens an increased monthly

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payment but threatens additional charges to Plaintiffs' loan account and a letter dated January 10, 2013 that describes Ms. Jefferson's purported payment obligation and loan due date.

COUNT I
Violations of the Consumer Credit Protection Act

24. The foregoing paragraphs are realleged as if set forth fully herein.

25. The Defendant, Quicken, is a debt collector as defined by W.Va. Code § 46A-2-122 and, thus, is subject to the provisions of W.Va. Code § 46A-2-122 *et seq.* regulating debt collection practices.

26. By contacting the Plaintiffs in an attempt to collect the underlying debt or to obtain information concerning the Plaintiffs through fraudulent, deceptive or misleading representations or means, Quicken, violated W.Va. § 46A-2-127, including subsections (d) & (g), on multiple occassions.

27. Quicken made one or more false representation or implication of the character, extent or amount of its claim against the Plaintiffs, or of its status in legal proceedings and did so in spite of, among other court rulings, an injunction prohibiting the enforcement and collection of the loan and a judgment holding the note and deed of trust unenforceable as a matter of law.

28. Quicken made one or more false representation that the purported loan obligation of the Plaintiffs may be increased by the addition of fees or charges for forced-placed insurance when in fact such fees or charges could not legally be added to the loan obligation given the Court's various rulings invalidating the underlying debt.

29. By directly contacting the Plaintiffs regarding the collection of the underlying debt despite its knowledge that the Plaintiffs were represented by an attorney whose identity and contact information were known by Quicken, the Defendant, Quicken, violated W.Va. Code § 46A-2-128(e) on multiple occasions.

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30. By placing the September 2010 and July 25, 2011 notices in or on Plaintiffs' front door where they could ordinarily be seen by other persons and including the language "URGENT" and "ASSISTANCE MAY BE AVAILABLE TO YOU," Quicken violated W.Va. Code § 46A-2-126(d).

31. The Plaintiffs are entitled to actual damages, including annoyance, aggravation, inconvenience, anxiety, stress and embarrassment. Plaintiffs are further entitled to a civil penalty for each violation of the Consumer Credit Protection Act including each prohibited debt collection contact or practice, pursuant to W.Va. Code § 46A-5-101(1) and 106.

32. The Plaintiffs are further entitled to reasonable attorney fees and costs pursuant to W.Va. Code § 46A-5-104.

WHEREFORE, the Plaintiff respectfully requests that the Court enter judgment against the Defendant for all damages and penalties alleged herein, together with pre and post judgment interest, attorney fees, and any other legal or equitable relief the Court deems just and proper.

A TRIAL BY JURY IS DEMANDED ON ALL ISSUES

LOURIE JEFFERSON and
MONIQUE BROWN, Plaintiffs

By: ______________________

JAMES G. BORDAS JR. #409
JASON E. CAUSEY #9482
BORDAS & BORDAS, PLLC
1358 National Road
Wheeling, WV 26003
(304) 242-8410
Counsel for Plaintiffs

BORDAS AND BORDAS
ATTORNEYS, PLLC

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t 304-242-8410
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106 East Main Street
St. Clairsville, OH 43950
t 740-695-8141
f 740-695-6999

bordaslaw.com

A representative of QUICKEN LOANS INC.

called on you today. Please call the office today, It is very

important Phone L___ ___ ______

Exhibit A

Quicken Loans, Inc.
P.O. Box 391376
Solon, OH 44139-8376

Quicken Loans

11/20/2009

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

Regarding: Loan Number 4678210500

LOURIE A BROWN
Policy Number: 48-B3-2208-1
Coverage: Hazard
STATE FARM
Expiration Date: 9/13/2009

Insured Location:
118 TWELFTH STREET
WHEELING, WV 26003

REQUEST TO CHANGE MORTGAGEE NAME/ADDRESS

Dear LOURIE A BROWN:

This office is responsible for the insurance servicing for the loan referenced above. In order to correctly reflect your insurance status, please have your agent change the Mortgagee Name and Address to read exactly as shown below.

Quicken Loans, Inc.
Its Successors and/or Assigns
P.O. Box 391376
Solon, OH 44139-8376

Please have your agent forward the revised evidence of insurance with corrected Mortgagee Clause to fax number (440) 505-6013 or forward the policy to PO Box 391376 Solon, OH 44139-8376.

If you have any questions, please contact us at 866-329-5592 between 8:30 a.m. and 7:00 p.m. EST Monday through Friday.

Thank you,

Quicken Loans, Inc.
Insurance Team

QLI-AUDITB-10047081

Quicken Loans, Inc.
P.O. Box 391376
Solon, OH 44139-8376

02/11/2010

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

Loan Number: 4678210500

Property Address: 118 TWELFTH STREET, WHEELING, WV 26003

RE: NOTICE OF HAZARD/FIRE/REAL PROPERTY INSURANCE REQUIREMENT AND POSSIBLE FORCE PLACEMENT

Dear LOURIE A BROWN,

Our records indicate that we have not recieved an insurance policy with Hazard/Fire/Real Property coverage for the period of 11/09/2009 to 11/09/2010 covering the above captioned mortgaged property. You are required to maintain continuous Hazard/Fire/Real Property insurance coverage for the mortgaged property during the entire term of your loan. We request that you promptly resolve this issue to avoid any further action by Quicken Loans. You are also required to have Wind Coverage. If Wind Coverage is excluded from your current Hazard/Fire/Real Property policy you will need to provide evidence of a separate Wind Policy.

Please have your agent provide a copy of your Hazard/Fire/Real Property Insurance policy or reinstatement reflecting the loan number and property address shown above. In addition, please list the correct mortgagee clause, effective dates and coverage amounts. The mortgagee clause on your policy must read as follows:

Quicken Loans, Inc. Its Successors and/or Assigns
PO Box 391376
Solon, OH 44139-8376

Please forward a copy of this letter to your insurance agent requesting they promptly comply with our requirements on your behalf and fax the necessary documentation to us at 440-505-6013 or mail to the address shown above. If you believe the policy has already been sent, please verify the accuracy of the information in the policy such as loan number, collateral address, insured name and mortgagee clause. Errors in critical information may result in the policy not being updated to your records.

If we do not recieve acceptable evidence of insurance as requested above within 30 days, we may optionally force place this coverage at your expense. Such replacement insurance will only provide coverage for physical damage to the structure and does not include loss due to flood or earthquake nor supplemental coverage, such as theft, liability or contents. Any insurance purchased would be to protect our interest in the property only. You are responsible for repaying your loan in the event a loss is incurred during a period with no insurance. Any insurance proceeds we recieve from a policy we purchase on your behalf will be applied in accordance with regulatory requirements and the provisions of your mortgage loan. The premium for a 12-month policy would be $1,112.00 for an insurance coverage amount of $144,377.00. To avoid this cost at your expense, please mail your evidence of current insurance to us immediately.

Thank you for allowing Quicken Loans to serve your mortgage needs. We look forward to hearing from you. Please call us at 866-329-5592 if you have any questions regarding this letter. We are here to answer your questions Monday through Friday, 8:30 am to 7:00 pm EST.

Sincerely,

Insurance Team

Quicken Loans, Inc.
P.O. Box 391376
Solon, OH 44139-8376

Quicken Loans

06/16/2010

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

Policy Number: 447492
Effective Date: 11/09/2009
Cancellation Date: 11/09/2009
Insurance Type(s): Hazard

Loan Number:	**Location of Property:**
4678210500	118 TWELFTH STREET, WHEELING, WV 26003

RE: NOTICE OF FORCE PLACED INSURANCE CANCELLATION

Dear LOURIE A BROWN,

Please review the enclosed Evidence of Cancellation regarding the insurance coverage we previously ordered for the property listed above.

Since there was no lapse in coverage, full reimbursement for the force placed policy will be credited to your account.

If you have any questions regarding this matter, please contact us at the phone number below.

Sincerely,

Insurance Team

Phone: 866-329-5592
Fax: 440-505-6013

EVIDENCE OF CANCELLATION

PROCESSED
06/16/2010

Great American Assurance Company
Cincinnati

ORIGINAL
CERTIFICATE NO.
447492

BORROWER - (MORTGAGOR)

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

NAMED INSURED - (MORTGAGEE)

Quicken Loans Inc.
Its Successors and/or Assigns
20555 Victor Parkway
Livonia, MI 48152

DESCRIPTION AND LOCATION OF COVERED PROPERTY - COVERAGE APPLIES ONLY TO BUILDINGS AND STRUCTURES AT THE FOLLOWING ADDRESS AND IN WHICH THE MORTGAGEE HAS AN INTEREST.

118 TWELFTH STREET - WHEELING, WV 26003

ORIGINAL EFFECTIVE PERIOD - **FROM** 11/09/2009 **TO** 11/09/2010
(12:01 A.M STANDARD TIME AT THE DESCRIBED LOCATION) DATE ISSUED: 03/31/2010

EFFECTIVE DATE OF CANCELLATION 11/09/2009

TYPE	LIMITS OF LIABILITY	ORIGINAL PREMIUM	PRO-RATA PREMIUM
RES	$144,377.00	$1,112.00	$0.00

POLICY NUMBER	MORTGAGOR LOAN NUMBER	COVERAGE
7285750	4678210500	Hazard

REASON FOR CANCELLATION: OTHER INSURANCE
THIS COVERAGE WAS IN EFFECT FOR 0 DAYS
UNUSED MONTHS OF COVERAGE: 12
EARNED PREMIUM: $0.00
UNEARNED PREMIUM: $1,112.00

CANCEL

THIS COVERAGE PROVIDED HAS BEEN CANCELLED AS OF THE DATE SHOWN

Borrower Copy

Quicken Loans

America's Home Loan Experts®

URGENT

PLEASE CONTACT OUR OFFICE

URGENTE!
Por favor llamenos lo antes posible a nuestra oficina.
Urgent.
Téléphonez notre bureau, s'il vous plaît

or email (800) 226-6308x34435

TOLL FREE

Code: QLI

LOURIE
A
BROWN
118 12TH

T08
Lourie A. Brown

7/25/11

QuickenLoans
Engineered to Amaze

PLEASE CONTACT US

ASSISTANCE MAY BE
AVAILABLE TO YOU

TOLL FREE
(800) 764-0822

Code: QLI

Quicken Loans, Inc.
P.O. Box 391376
Solon, OH 44139-8376

QuickenLoans
Engineered to Amaze

09/07/2011

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

Loan Number: 4678210500

Property Address: 118 TWELFTH STREET, WHEELING, WV 26003

RE: Your Hazard/Fire/Real Property Insurance Policy

Dear LOURIE A BROWN:

It has recently come to our attention that your Hazard/Fire/Real Property Insurance Policy is expiring on 09/13/2011. As of today, we have not received a renewal policy for 48-B3-2208-1 from your insurance agent.

Please contact your agent and request that they fax the renewal policy to us at 440-505-6013 or forward the policy to Quicken Loans Inc. Its Successors and/or Assigns, PO Box 391376, Solon, OH 44139-8376.

We look forward to receiving your renewal policy and apologize for any inconvenience our request may cause.

If you have any questions or concerns, please feel free to contact our insurance team at 866-329-5592 between the hours of 8:30 a.m. - 7:00 p.m. EST Monday through Friday.

Thank you for giving this matter your prompt attention.

Sincerely,

Insurance Team

Quicken Loans, Inc.
P.O. Box 391376
Solon, OH 44139-8376

Quicken Loans
Engineered to Amaze

09/28/2011

LOURIE A BROWN
118 TWELFTH STREET
WHEELING, WV 26003

Loan Number: 4678210500

Property Address: 118 TWELFTH STREET, WHEELING, WV 26003

RE: NOTICE OF HAZARD/FIRE/REAL PROPERTY INSURANCE REQUIREMENT

Dear LOURIE A BROWN,

Thank you for being a Quicken Loans client. Our records show that your Hazard/Fire/Real Property insurance policy expired on 09/13/2011 for the property address shown above. As a term of your mortgage loan, you agreed to and are responsible to provide proof of Hazard/Fire/Real Property coverage to Quicken Loans throughout the life of your loan.

If you are unable to provide proper evidence of Hazard/Fire/Real Property insurance, Quicken Loans has the option of obtaining insurance coverage at your expense. Please understand that the coverage we obtain is usually much more expensive than coverage you could obtain on your own and you will be responsible to repay us for that coverage. Insurance that we purchase on your behalf will only cover physical damage to the home; personal property, loss due to theft and liability protection will not be covered.

Please have your agent provide a copy of your Hazard/Fire/Real Property insurance policy or reinstatement reflecting the loan number and property address shown above. The documentation may be faxed to 440-505-6013. The mortgagee clause on your policy should read as follows:

Quicken Loans Inc. Its Successors and/or Assigns
PO Box 391376
Solon, OH 44139-8376

Thank you for allowing Quicken Loans to serve your mortgage needs. Please call us at 866-329-5592 if you have any questions regarding this letter. We are here to answer your questions Monday through Friday, 8:30 am to 7:00 pm EST.

Sincerely,

Insurance Team

QLI-NOR1H-24857733

1512

Quicken Loans Inc.
PO Box 717
Amelia, OH 45102

QuickenLoans®
Engineered to Amaze℠

March 09, 2012

*** IMPORTANT INSURANCE NOTICE ***

Loan No.:
4678210500

Lourie A Brown
118 Twelfth Street
Wheeling, WV 26003

Dear Lourie A Brown:

Our records indicate that as of this date the Quicken Loans Insurance Team has not received a new or renewal insurance policy on your property located at **118 TWELFTH STREET WHEELING WV 26003**. As indicated in your Mortgage agreement, you must maintain insurance as long as there is an unpaid balance on your loan.

For immediate resolution, please choose one of the following options to provide your insurance information (please have reference number 335-654-08 available when responding):

- Visit www.quickenloansinsurance.com to submit your insurance information
- Email the requested information to us at insurance@quickenloansinsurance.com
- Have your agent call us at 1-855-282-8722 (Monday thru Friday, 7AM – 8PM ET)
- Fax your proof of insurance to 855-703-9194
- Mail your proof of insurance to the address listed at the top of this notice

If you have questions regarding this matter, please call our Insurance Team at 1-855-282-8722, Monday through Friday from 7:00 AM – 8:00 PM (Eastern Time).

Sincerely,

Quicken Loans Insurance Team

LS1 1260

4766

Quicken Loans Inc.
PO Box 717
Amelia, OH 45102

Quicken Loans
Engineered to Amaze™

March 26, 2012

LOAN PAYMENT INCREASE

Loan No.:
4678210500

Lourie A Brown
118 Twelfth Street
Wheeling, WV 26003

Dear Lourie A Brown:

Your mortgage contract requires you to maintain homeowners insurance on the property as long as there is an unpaid balance on your loan. This is the second notification that the Quicken Loans Insurance Team has not received the policy renewal on your property located at **118 TWELFTH STREET WHEELING WV 26003**.

To avoid an increase to your monthly payment, please choose one of the following options to provide your insurance information (please have reference number 337-052-48 available when responding):

- Visit www.quickenloansinsurance.com to submit your insurance information
- Email the requested information to us at insurance@quickenloansinsurance.com
- Have your agent call us at 1-855-282-8722 (Monday thru Friday, 7AM – 8PM ET)
- Fax your proof of insurance to 855-703-9194
- Mail your proof of insurance to the address listed at the top of this notice

- If we purchase coverage for you, the premium will be charged to your account. This insurance only provides building coverage for the outstanding principal balance of the loan. This insurance does not include any liability coverage or coverage for your personal belongings. **This insurance will likely be more expensive than coverage you can purchase on your own from an agent of your choice.**

- The insurance that we purchase may be cancelled when you provide us with evidence of acceptable insurance. At that time, any unearned premiums will be returned or credited; however, you will be charged for the premium due for any time period when you did not have acceptable insurance coverage.

- Proof of insurance must be received within 45 days to avoid the purchase of a policy to protect our interest in the property.

If you have questions regarding this matter, please call our Insurance Team at 1-855-282-8722, Monday through Friday from 7:00 AM – 8:00 PM (Eastern Time).

Sincerely,

Quicken Loans Insurance Team

LS2 1261

1452

Quicken Loans Inc.
PO Box 717
Amelia, OH 45102

Quicken Loans
Engineered to Amaze

April 26, 2012

***FINAL NOTICE ***

Premium Charge.: $563.08

Lourie A Brown
118 Twelfth Street
Wheeling, WV 26003

Dear Lourie A Brown:

RE: Loan # 4678210500

Your mortgage contract requires you to maintain homeowners insurance on the property as long as there is an unpaid balance on your loan. This is the final notification that the Quicken Loans Insurance Team has not received the policy renewal on your property located at **118 TWELFTH STREET WHEELING WV 26003**.

To avoid an increase to your monthly payment, please choose one of the following options to provide your insurance information (please have reference number 339-652-60 **available when responding):**

- Visit www.quickenloansinsurance.com to submit your insurance information
- Email the requested information to us at insurance@quickenloansinsurance.com
- Have your agent call us at 1-855-282-8722 (Monday thru Friday, 7AM – 8PM ET)
- Fax your proof of insurance to 855-703-9194
- Mail your proof of insurance to the address listed at the top of this notice

- If we purchase coverage for you, the premium will be charged to your account. This insurance only provides building coverage for the outstanding principal balance of the loan. This insurance does not include any liability coverage or coverage for your personal belongings. **This insurance will likely be more expensive than coverage you can purchase on your own from an agent of your choice.**

- The insurance that we purchase may be cancelled when you provide us with evidence of acceptable insurance. At that time, any unearned premiums will be returned or credited; however, you will be charged for the premium due for any time period when you did not have acceptable insurance coverage.

- Proof of insurance must be received within 15 days to avoid the purchase of a policy to protect our interest in the property.

If you have questions regarding this matter, please call our Insurance Team at 1-855-282-8722, Monday through Friday from 7:00 AM – 8:00 PM (Eastern Time).

Sincerely,

Quicken Loans Insurance Team

FIN 1262

QuickenLoans
Engineered to Amaze
1050 Woodward Ave Detroit, MI 48226

+ 0412496 000000001 090LAL 0098686 1301
LOURIE A BROWN
118 12TH ST
WHEELING WV 26003-3224

O007G2

January 10, 2013

Mortgage Loan No: 4678210500

To Our Amazing Client, Lourie A Brown

In accordance with the conditions of your Adjustable Rate Mortgage the following adjustments to your loan are scheduled:

Interest Rate Information

Current Index Rate	0.734 %	New Index Rate	0.508 %
Current Interest Rate	8.250 %	New Interest Rate	8.000 %
Current Payment	$1,144.88	New Payment	$1,084.42

Interest Rate Formula: The index rate plus the margin of 7.500 % is rounded to the nearest 1/8th of one percent and is subject to the maximum change limitation along with any other interest rate limitations as set forth in your note.

Payment Information

Your mortgage loan due date is 01/01/08 as of the date of this notice.

	Current Information	New Payment
Principal & Interest	$1,106.93	$1,084.42
Escrow	$0.00	$0.00
Total Payment	$1,144.88	$1,084.42

The effective date of the Payment Change is 09/01/09.

Loan Account Information

Original Loan Amount	$144,800.00
Projected Amortized Principal Balance	$137,687.36

The next Principal and Interest Change Date will be 12 months from 09/01/09.

As always, if you have any questions, our Client Relations team is here to assist you at (800) 508-0944, option 3. We are here Monday-Friday 8:30 am through 9:00 pm and Saturday 10:00 am - 4:00 pm Eastern Time, or you can email us at help@quickenloans.com.

Thank You,

Your Quicken Loans Team

#L003#

CERTIFIED MAIL

UNITED STATES POSTAGE
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APR 02 2013
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